

REMARKS:

The errors noted in the Office Action have been corrected.

Applicants maintain that the claims are considered to be in condition for allowance. Thus, the allegation that U.S. Patent Nos. 6,119,102¹ and 5,630,070 show the present inventive concept is respectfully traversed. Each of these patents fails to disclose all of the limitations of the present claims. For example, each of these patents fails to disclose or suggest a transaction execution module as recited in claim 1.

In view of the foregoing remarks, this application is considered to be in condition for allowance, and early reconsideration and a Notice of Allowance are earnestly solicited.

The undersigned hereby authorizes the Director to charge any fees that may be required, or credit any overpayments, to **Deposit Account No. 500777**. If an extension of time is necessary for allowing the Amendment to be timely filed, this document is to be construed as also constituting a Petition for Extension of Time Under 37 C.F.R. § 1.136(a) to the extent necessary. Any fee required for such Petition for Extension of Time should be charged to **Deposit Account No. 500777**.

¹ Actually, page 2 of the Office Action refers to U.S. Patent No. 6,110,102; however, U.S. Patent No. 6,110,102—titled "Vision of Love"—is directed towards a "marital aide" and is altogether unrelated to the present invention. Therefore, Applicants assume that the reference to U.S. Patent No. 6,110,102 is a typographical error, and should instead refer to U.S. Patent No. 6,119,102 listed on the PTO-892 attached to the Office Action.

Please link this application to Customer No. 53184 so that its status may be checked via the PAIR System.

Respectfully submitted,

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